

Sub  
C1  
8. (once amended) A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group determined by the models further comprises the step of rank ordering accounts.

9. (once amended) A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group determined by the models further comprises the step of segmenting accounts based on customer demographics.

B2  
10. (once amended) A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group determined by the models further comprises the step of identifying cross-sell targets.

Sub  
C1  
11. (twice amended) A system configured to increase efficiency of marketing campaigns, said system comprising:

a customer database which includes customer demographics and historical data;

B3  
a targeting engine for analyzing data input and generating data output, said targeting engine having a plurality of models stored thereon, said targeting engine configured to access said historical data, determine a sequential order for combining said models to define the target group, and combine said models in the determined sequential order to determine a target group for marketing and determine a risk factor for the target group; and

a graphical user interface for accessing customer database and displaying data output.

B3  
13. (twice amended) A system according to Claim 11 further configured to use historical data stored in said customer database to direct a marketing campaign towards a target group determined by the plurality of models.